

Why Choosing Bandhan Life iGuarantee Vishwas is a smart move for you?

Guaranteed maturity benefit to ensure your goals are met.

Choice of premium payment terms for your convenience.

Payment of death benefit in lump sum for your family's future well-being.

Eligibility Conditions

Entry Age ^{^^}	Minimum: 90 days Maximum: 55 years									
Maturity Age ^{^^}	Minimum: 18 years Maximum: 65 years									
Policy Term & Premium Payment Term	<table border="1"> <thead> <tr> <th>Policy Term (years)</th> <th>Premium Payment Term (years)</th> </tr> </thead> <tbody> <tr> <td>10</td> <td>7</td> </tr> <tr> <td>15</td> <td rowspan="2">5/ 7/ 8/ 10/ 12</td> </tr> <tr> <td>20</td> </tr> </tbody> </table>	Policy Term (years)	Premium Payment Term (years)	10	7	15	5/ 7/ 8/ 10/ 12	20		
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10	7									
15	5/ 7/ 8/ 10/ 12									
20										
Premium	Minimum Instalment Premium: <table border="1"> <tbody> <tr> <td>For Monthly Mode</td> <td>₹ 1,500</td> </tr> <tr> <td>For Quarterly Mode</td> <td>₹ 4,500</td> </tr> <tr> <td>For Half-Yearly Mode</td> <td>₹ 9,000</td> </tr> <tr> <td>For Annual Mode</td> <td>₹ 18,000</td> </tr> </tbody> </table>		For Monthly Mode	₹ 1,500	For Quarterly Mode	₹ 4,500	For Half-Yearly Mode	₹ 9,000	For Annual Mode	₹ 18,000
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	Maximum Instalment Premium: As per the maximum Sum Assured on Death
Sum Assured on Death	Minimum: ₹ 1,80,000 Maximum: ₹ 25,00,000 (Subject to 'Board Approved Underwriting Policy' of the Company)
Premium Payment Mode¹	Yearly, Half-yearly, Quarterly and Monthly

[^^] All ages above are applicable as on last birthday. If the Policy has been taken on the life of a minor, the Policy shall automatically vest on him/her with effect from the date of attaining age of majority and the Life Assured will become the Policyholder from such date.

[1] The policyholder has the option to alter the payment frequency during the premium payment term

How does the Plan work?

You can customize your policy to suit your requirement with these few steps:

- Choose the premium amount that you wish to pay and the payment frequency.
- The base sum assured will be 10 times of your Annualized Premium[®]
- Choose your policy term and premium payment term from the available choices.
- Continue your policy till maturity and receive your guaranteed maturity benefit which includes guaranteed addition.

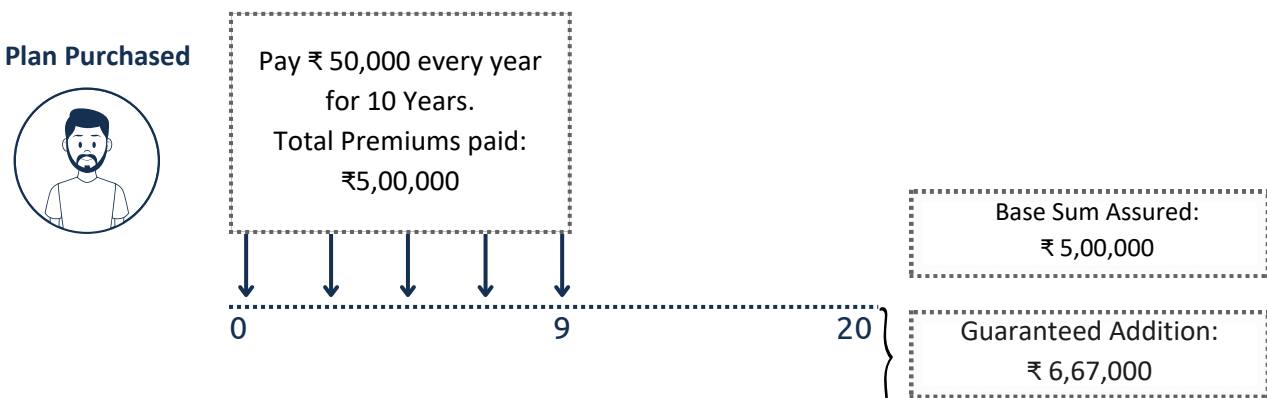
Illustrations

Abhay, aged 35 years, wants to create a corpus that can help pay for the down payment of his future home. He opts for Bandhan Life iGuarantee Vishwas, customized as follows:

Policy Term: 20 years | Premium Payment Term: 10 years (limited pay) | Annual Premium: ₹50,000 per annum

Scenario 1:

Abhay receives the maturity benefit, whilst enjoying life cover for the entire coverage period of 20 years

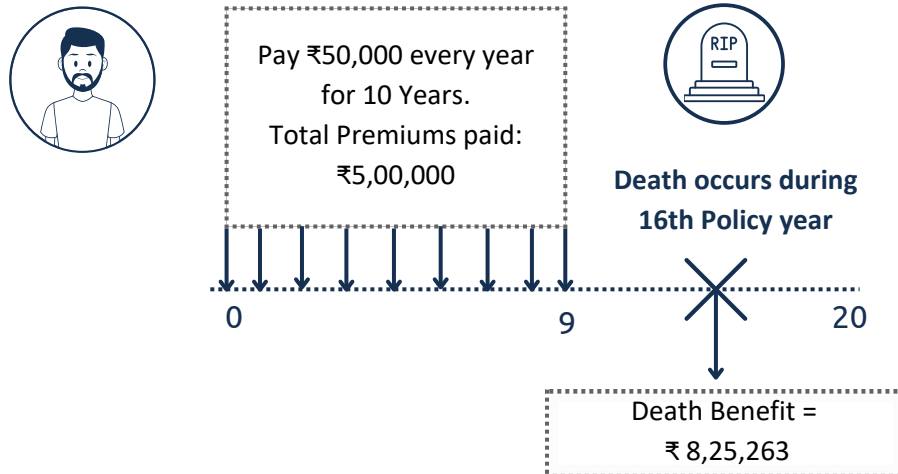


Maturity Benefit = ₹11,67,000

Scenario 2:

In case of Abhay's death at the start of the 16th Policy year, the death benefit will be payable to his nominee/ claimant, subject to all due premiums under the policy being paid.

Plan Purchased



Thus, Death Benefit paid to Abhay's nominee = ₹ 8,25,263

All premiums mentioned above are for a standard male life and exclusive of any taxes, cess and levies.

Sample Illustration

Age ^ (yrs)	Annualized Premium (₹)	Policy Term (yrs)	Premium Payment Term	Guaranteed Maturity Benefit (₹)	Sum Assured on Death (at policy inception) (₹)
25	18,000	20	10	4,05,900	1,80,000
35	30,000	15	8	4,41,000	3,00,000
40	60,000	10	7	6,00,600	6,00,000

This illustration is for a standard male life. All Premiums mentioned here are exclusive of taxes.

Plan Benefits

Maturity Benefit

On surviving till policy maturity, and if all due premiums are paid, the maturity benefit will be paid to you in a lump sum.

Where,

Maturity Benefit = Base Sum Assured[#] + Guaranteed Addition

Guaranteed Addition = Guaranteed Addition Rate * Annualized Premium[@]

Death Benefit

In case of unfortunate death of the Life Assured before the date of maturity, we will pay to the claimant an amount which is higher of Sum Assured on Death and Surrender Value as on date of death.

The Sum Assured on Death will be highest of:

- 10 times of Annualized Premium[@], or
- 105% of Total Premiums Paid[&] till the date of death.

Surrender Value as on date of death will be the higher of Guaranteed Surrender Value and Special Surrender Value.

The Policy will terminate upon payment of the Death Benefit and no other benefits are payable.

[@] Annualized Premium means the Premium amount payable in a year, excluding the taxes, rider premiums, underwriting extra premiums, and loadings for modal premiums.

[#] Base Sum Assured is equal to 10 x Annualized Premium.

[&] Total Premiums Paid means total of all the premiums paid under the base product, excluding any extra premium and taxes if collected explicitly.

Guaranteed Addition (GA)

On maturity, if all due premiums have been paid, a guaranteed addition will be paid to you along with the base sum assured, as the maturity benefit. Guaranteed addition is a multiple of the annualized premium, and it will be dependent on Life Assured's gender, age at entry, the premium amount policy term, and premium payment term opted at inception of the Policy.

Please note, that the guaranteed addition is only applicable if the life assured survives till policy maturity.

Sample Guaranteed Addition for a standard male life are as follows:

Age ^{^^} (yrs)	Annualized Premium (INR)	Policy Term (yrs)	Premium Payment Term	Guaranteed Addition as a multiple of Annualized premium
25	18,000	20	10	12.55
35	25,000	15	8	4.33
40	60,000	15	10	7.54

A lapsed or paid-up policy will not be eligible for any guaranteed addition.



Disclaimer

- Life Insurance cover is available under this product.
- This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance.
- Sub-standard lives may be charged extra premiums as per the insurer's underwriting policy.
- For detailed terms and conditions please refer to the Policy Contract/Brochure.
- This is a Point Of Sale product and it will not have any medical examination.
- Buying a Life Insurance Policy is a long-term commitment. An early termination of the Policy usually involves high costs and the Surrender Value payable may be less than the all the Premiums Paid.
- This document should be read along with sales illustration.
- All applicable taxes, including duties, surcharge, cesses or levies, as may be imposed by Government, any statutory or administrative authority from time to time, on the premiums payable and benefits secured under policy, shall be borne and paid by the policyholder.
- This product is underwritten by Bandhan Life Insurance Limited.
- Guaranteed benefits are available only if all premiums are paid as per the premium paying term and the policy is in-force till the completion of entire policy term opted.

How To Contact Us?

If you want to talk to us, just call our customer service team on (Toll Free) 1800 209 9090 or visit our web page www.bandhanlife.com

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